B1 (Official Form 1 Case) 14-43938 Doc 1 Filed 12/09/14 Entered 12/09/14 14:39:21 Desc Main UNITED STATES BANKRUPTCY DOUTMENT Page 1 of 12 **VOLUNTARY PETITION** NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Jezioro, Ewa All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Ewa Kopacz; Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): 0366 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 74 East Shag Bark Lane Streamwood, Illinois 60107 ZIP CODE ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: COOK Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor **Nature of Business** Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Х Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign Chapter 11 See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Main Proceeding Chapter 12 Chapter 15 Petition for Corporation (includes LLC and LLP) Railroad П Chapter 13 Recognition of a Foreign Partnership Stockbroker Other (If debtor is not one of the above entities, check Commodity Broker Nonmain Proceeding this box and state type of entity below.) Clearing Bank Other Tax-Exempt Entity Nature of Debts **Chapter 15 Debtors** (Check box, if applicable.) (Check one box.) Country of debtor's center of main interests: X Debts are primarily consumer ☐ Debts are Debtor is a tax-exempt organization debts, defined in 11 U.S.C. primarily Each country in which a foreign proceeding by, regarding, or under title 26 of the United States § 101(8) as "incurred by an business debts. against debtor is pending: Code (the Internal Revenue Code). individual primarily for a personal, family, or household purpose." Filing Fee (Check one box.) **Chapter 11 Debtors** Check one box: X Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment Filing Fee waiver requested (applicable to chapter 7 individuals only). Must on 4/01/16 and every three years thereafter). attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. X Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** Х 200-999 50-99 100-199 5.001-10.001-25.001-50.001-1-49 1.000-Over 50,000 100,000 5,000 10,000 25,000 100,000 Estimated Assets Х \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$500,000 to \$1 billion \$1 billion \$100,000 to \$1 to \$10 to \$50 to \$100 to \$500 million million million million million **Estimated Liabilities** х \Box П П \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

\$50,000

\$100,000

\$500,000

to \$1

million

to \$10

million

to \$50

million

to \$100

million

to \$500

million

to \$1 billion

\$1 billion

B1 (Official Form	1Case) 14-43938 Doc 1 Filed 12/09/14	Entered 12/09/14 14:39:21	Desc Main
Voluntary Petiti	ion Document be completed and filed in every case.)	Rage₁2തെം L2Jezioro, Ewa	
	uptcy Cases Filed Within Last 8 Years (If more than two, attach addi		_
Location Where Filed: N	NONE	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
	aptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor	(If more than one, attach additional sheet.) Case Number:	Date Filed:
Name of Debtor:	NONE		
District:		Relationship:	Judge:
10Q) with the So of the Securities	Exhibit A ed if debtor is required to file periodic reports (e.g., forms 10K and ecurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.) is attached and made a part of this petition.	Exhibit (To be completed if debte whose debts are primarily) I, the attorney for the petitioner named in the informed the petitioner that [he or she] may jo fittle 11, United States Code, and have expected chapter. I further certify that I have deliby 11 U.S.C. § 342(b). X s/Manuel. A Cardenas Signature of Attorney for Debtor(s) Bar No.: 6228970	or is an individual consumer debts.) foregoing petition, declare that I have proceed under chapter 7, 11, 12, or 13 plained the relief available under each
	Exhibit own or have possession of any property that poses or is alleged to pose Exhibit C is attached and made a part of this petition.		blic health or safety?
If this is a joint p	completed and signed by the debtor, is attached and made a part of this petition: , also completed and signed by the joint debtor, is attached and made a	•	
X	Information Regarding (Check any app Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 day	of business, or principal assets in this District	for 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general part	tner, or partnership pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the	a defendant in an action or proceeding [in a fe	
	Certification by a Debtor Who Resides (Check all appli		
	Landlord has a judgment against the debtor for possession of debt	tor's residence. (If box checked, complete the fo	ollowing.)
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi		
	Debtor has included with this petition the deposit with the court o of the petition.	f any rent that would become due during the 30-	day period after the filing
	Debtor certifies that he/she has served the Landlord with this certifies	ification. (11 U.S.C. § 362(l)).	

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B1 (Official Form 1) (04/13)	Page 3
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s): Jezioro, Ewa
Signa	tures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached
Signature of Debtor Ewa Jezioro	X (Signature of Foreign Representative)
X Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney) Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s) Manuel A. Cardenas Printed Name of Attorney for Debtor(s) Law Offices Of Manuel A. Cardenas and Associates Firm Name 2057 North Western Avenue Chicago, Illinois 60647 Address (773) 227-6858 Telephone Number Date Bar No.: 6228970 Fax: (773) 227-6088 E-mail: mac.cardenaslaw@att.net *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and. (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
in the schedules is incorrect.	
Signature of Debtor (Corporation/Partnership)	Address
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Signature
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Signature of Authorized Individual	F
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
	both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Doc 1

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Desc Main

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

EASTE	RN DIVISION
In re Ewa Jezioro Debtor	Case No
	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE
	ey] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
	on of the Debtor read the attached notice, as required by § 342(b) of the Bankruptcy
Ewa Jezioro Printed Name(s) of Debtor(s)	Signature of Debtor Date 12-8-2014 Date
Case No. (if known)	XSignature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Ewa Jezioro		Case No.	
	Debtor		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☑ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exh. D) (12/09) - Cont.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
☐ 4. I am not required to receive a credit counseling briefing because of:
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. '109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: & Ena Jaron
Date: 12-8-2014

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B 203 (12/94)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	ı re	
	Ewa Jezioro	Case No.
D	ebtor	Chapter 7
	DISCLOSURE OF	F COMPENSATION OF ATTORNEY FOR DEBTOR
1.	named debtor(s) and that combankruptcy, or agreed to be p	a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above- pensation paid to me within one year before the filing of the petition in aid to me, for services rendered or to be rendered on behalf of the debtor(s) nection with the bankruptcy case is as follows:
	For legal services, I have agre	ed to accept\$1,200.00
	Prior to the filing of this stater	n ent I have received \$ 1,200.00
		\$ <u>0.00</u>
2.	The source of the compensati	
	X Debtor	Other (specify)
3.	The source of compensation t	o be paid to me is:
	☐ Debtor	Other (specify)
4.	I have not agreed to share members and associates o	the above-disclosed compensation with any other person unless they are f my law firm.
	-	above-disclosed compensation with a other person or persons who are not my law firm. A copy of the agreement, together with a list of the names of compensation, is attached.
5.	In return for the above-disclos case, including:	sed fee, I have agreed to render legal service for all aspects of the bankruptcy
	Analysis of the debtor's fin to file a petition in bankru	nancial situation, and rendering advice to the debtor in determining whether ptcy;
	b. Preparation and filing of a	ny petition, schedules, statements of affairs and plan which may be required;
	c. Representation of the debt hearings thereof;	or at the meeting of creditors and confirmation hearing, and any adjourned

Case 14-43938 Doc 1 Filed 12/09/14 Entered 12/09/14 14:39:21 Desc Main Document Page 8 of 12 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

December 8, 2014	s/Manuel. A Cardenas
	ing is a complete statement of any agreement or arrangement for entation of the debtor(s) in this bankruptcy proceedings.
	CERTIFICATION
By agreement with the debto	or(s), the above-disclosed fee does not include the following services:
e. [Other provisions as need	ded]
d. Representation of the del	otor-in-adversary-proceedings and-other-contested-bankruptcy-matters;-

Signature of Attorney

Name of law firm

Law Offices Of Manuel A. Cardenas and Associates

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Asset Acceptance Po Box 1630 Warren, MI 48090

Bank of America 1800 Tapo Canyon Rd Simi Valley, CA 93063

Calvary Portfolio Services Po Box 27288 Tempe, AZ 85285

Cap1/carsn Po Box 15521 Wilmington, DE 19805

Chase Po Box 15298 Wilmington, DE 19850

Chase Po Box 24696 Columbus, OH 43224

Chase-bp Po Box 15298 Wilmington, DE 19850

Childrens Place/Citicorp Credit Services Po Box 6497 Sioux Falls, SD 57117

Citibank / Sears Po Box 6282 Sioux Falls, SD 57117

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Citibank Sd, Na Po Box 6241 Sioux Falls, SD 57117

Citibank/The Home Depot Po Box 6497 Sioux Falls, SD 57117

Comenity Bank/nyrk&com Po Box 182789 Columbus, OH 43218

Dsnb Bloomingdales 9111 Duke Blvd Mason, OH 45040

Dsnb Macys Po Box 8218 Mason, OH 45040

Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH 45227

GECRB/JC Penny 4125 Windward Plaza Alpharetta, GA 30005

Hsbc/carsn Po Box 9 Buffalo, NY 14240

Illinois Department of Revenue Bankruptcy Unit, 100 West Randolph St #7 Chicago, IL 60601

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IRS
P O Box 7346
Philadelphia, PA 19101

Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

M & T Bank 1 Fountain Plz Buffalo, NY 14203

Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123

Nordstrom FSB Po Box 13589 Scottsdale, AZ 85267

Portfolio Recovery 120 Corporate Blvd Ste 1 Norfolk, VA 23502

Sears/cbna Po Box 6189 Sioux Falls, SD 57117

Shell Oil / Citibank Po Box 6497 Sioux Falls, SD 57117

Syncb/gap Po Box 965005 Orlando, FL 32896

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Syncb/lord & Tay

Target N.b.
Po Box 673
Minneapolis, MN 55440

Tnb - Target
Po Box 673
Minneapolis, MN 55440

Us Bk Rms Cc 101 5th St E Ste A Saint Paul, MN 55101

Visdsnb 9111 Duke Blvd Mason, OH 45040